



Order Filed on April 3, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor  
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

In Re:  
Christian G. Monne  
Debtor/Respondent  
Gianna Monne  
Co-Debtor/Respondent

Case No.: 23-10870 JKS


Hearing Date: 3/14/2024

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: April 3, 2024**

  
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Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Christian G. Monne & Gianna Monne

Case No: 23-10870 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 39 Graydon Terrace, Clifton, NJ, 07013, and it appearing that notice of said motion was properly served upon all parties concerned, and the parties having settled this matter [ECF No. 75], and the parties agreeing to the form, substance and entry of this Order:

It is **ORDERED, ADJUDGED and DECREED** that as of March 15, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2024 through March 2024 for a total post-petition default of \$9,781.87 (2 @ \$3,238.05; 1 @ \$3,305.77); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,781.87 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2024, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$400.00 for attorneys' fees and \$199.00 for filing fees, totaling \$599.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.